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PATENT

Paper No.

File: Carr-P1-00

Date: May 20, 2005

Signed: 

Peter K. Trzyna (Reg. No. 32,001)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor	:	Philip Carragher and Steven Earl Webster
Serial No.	:	09/604,969 09-604-696
Filed	:	June 26, 2000
For	:	SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE CREDITING
Group Art Unit	:	3624
Examiner	:	Karmis, Stefanos

Honorable Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE

SIR:

In response to the Office Action mailed 11 March 2005 in the above-referenced patent application, please enter the following amendment and reconsider the application in view of the amendment and the remarks set forth below. It is believed that the Amendment adds no new matter.